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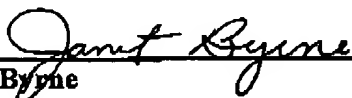
AUG 10 2005**FAX COVER LETTER****August 10, 2005**

TO: Examiner Beth Van Doren
COMPANY: U.S. Patent and Trademark Office – Art Unit 3623
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FROM: Craig J. Lervick
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RE: U.S. Patent Application No. 09/520,943
Attorney Docket No.: 60021-352501

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment After Final Rejection is being facsimile transmitted to the U.S. Patent and Trademark Office on the date listed below.



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AUG 10 2005

Serial No.: 09/520,943
In reply to Office Action mailed: January 13, 2005
Page 1 of 20

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/520,943
Applicant: Andrew E. Fano et al.
Filed: March 8, 2000
Title: MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL
MANAGER

Group Art: 3623
Examiner: B. Van Doren
Docket #: AND1P525 (60021-352501)

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Janet Byrne

AMENDMENT AFTER FINAL REJECTION

In response to the Office action made final mailed January 13, 2005 and in the
interest of consolidating claims for appeal, a Notice of which was filed April 11, 2005, please
amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2
of this paper.

Remarks/Arguments begin on page 23 of this paper.